

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/645,521 Confirmation No.: 8780
Filed : August 22, 2003
Applicant : Ganesan, et al.
Title : **Electronic Bill Presentment with Centralized Access to Bill Availability Information**
Art Unit : 3624
Examiner : Vincent A. Millin
Atty Docket No. : 23952-0018
Customer No. : 72386

DISCLOSURE UNDER 37 C.F.R. § 1.56

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The citation of information below and in the enclosed documents is made pursuant to 37 C.F.R. § 1.56.

Pending U.S. Patent Application No. 10/645,521 is related to the following U.S. patent application numbers:

(1) U.S. Patent Application No. 09/017,169 (Filed 2/2/1998)

- Non-Final Office Action mailed 10/21/1999
- Notice of Allowance mailed 2/9/2000

(2) U.S. Patent Application No. 09/237,657 (Filed 1/27/1999)

- (Continuation of U.S. Patent Application No. 09/017,169)
- Non-Final Office Action mailed 9/12/2000
 - Notice of Allowance mailed 10/15/2001

(3) U.S. Patent Application No. 09/301,068 (Filed 4/28/1999)

- (Continuation of U.S. Patent Application No. 09/017,169)
- Non-Final Office Action mailed 1/10/2000
 - Non-Final Office Action mailed 5/19/2000
 - Non-Final Office Action mailed 11/1/2000

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Information Disclosure Statement

- Final Office Action mailed 2/5/2003
- Advisory Action mailed 4/15/2003
- Interview Summary mailed 11/24/2003
- Notice of Allowance mailed 9/28/2004

(4) U.S. Patent Application No. 09/387,764 (Filed 7/26/1999)

- (Continuation-in-Part of U.S. Patent Application No. 09/017,169)
- Non-Final Office Action mailed 4/24/2002
 - Non-Final Office Action mailed 10/29/2002
 - Final Office Action mailed 4/28/2003
 - Advisory Action mailed 6/15/2004
 - Non-Final Office Action mailed 4/6/2005
 - Final Office Action mailed 1/31/2006
 - Non-Final Office Action mailed 9/13/2006
 - Non-Final Office Action mailed 3/16/2007
 - Ex Parte Quayle Action mailed 8/10/2007

(5) U.S. Patent Application No. 11/057,233 (Filed 2/15/2005)

- (Continuation of U.S. Patent Application No. 09/301,068)
- Non-Final Office Action mailed 9/10/2007

(6) U.S. Patent Application No. 11/059,370 (Filed 2/17/2005)

(Continuation of U.S. Patent Application No. 11/057,233)

(7) U.S. Patent Application No. 11/066,288 (Filed 2/28/2005)

(Continuation of U.S. Patent Application No. 11/057,233)

(8) U.S. Patent Application No. 11/066,293 (Filed 2/28/2005)

(Continuation of U.S. Patent Application No. 11/057,233)

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(9) U.S. Patent Application No. 11/066,458 (Filed 2/28/2005)
(Continuation of U.S. Patent Application No. 11/057,233)

(10) U.S. Patent Application No. 11/534,159 (Filed 9/21/2006)
(Continuation of U.S. Patent Application No. 11/057,233)

These Office Actions, Advisory Opinions, Examiner's Answers to Appeal Briefs, Notice of Abandonments, and Notice of Allowances (if any) as well as additional information relating to the prosecution history of these granted and pending patent applications may be accessible through the Patent Application Information Retrieval System (PAIRS) located on the United States Patent and Trademark Office's website.

The citation of this information does not constitute an admission or a waiver of any right the Applicants may have under applicable statutes, Rules of Practice in patent cases, or otherwise. The citation of this information is made to ensure the Examiner is aware of and considers the prosecution history associated with these related patent applications and patents.

Respectfully submitted,



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Date: **November 20, 2007**
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